



FCIC WHEAT HANDBOOK FOR THE AGENT

1946

The FCIC Wheat Handbook is designed for the use of the agent in selling wheat crop insurance covering the 1946, 1947 and 1948 crop years. It is intended to serve a threefold purpose. First, the main provisions of the wheat crop insurance program are briefly outlined for the convenience of the agent. However, the regulations should be carefully studied in order to give correct and complete information about the insurance being sold. Second, typical examples are included for the guidance of the agent in the preparation and execution of both the application and the agent's sales report. Third, tables are included which may be used by the agent to readily determine the approximate amount of insured production and the approximate amount of the premium.

I. PRINCIPAL PROVISIONS OF THE 1946 WHEAT CROP INSURANCE PROGRAM

A. Scope of the Program

1. An application may be submitted by any person to cover his interest as landlord, owner, tenant, or sharecropper in the wheat crop at the time of seeding. It must cover the wheat seeded for harvest as grain on all the insurable farms located or considered to be located in the county but it cannot cover any farm or part thereof which is designated on the listing sheet as "non-insurable."
2. Insurance will be provided only under contracts covering three consecutive crop years, beginning with 1946.
3. The insurance covers all spring and winter wheat seeded for harvest as grain. However, an application filed after the applicable closing date for winter wheat will not cover any acreage of the 1946 winter wheat crop. Neither will it cover any acreage of the 1946 spring wheat crop which is seeded on winter wheat acreage except whole fields of such acreage, or parts of such acreage with definite boundaries, which are reworked and reseeded to spring wheat and a full seeding of spring wheat is made. Such applications will cover both spring and winter wheat in the second and third years of insurance.
4. The program provides for insurance against loss in yield, and the applicant may request that either 75 or 50 percent of the average yield be insured.
5. If a person is acting in a fiduciary or representative capacity, separate applications must be submitted in each capacity in which insurance is desired.

B. The Insurance Contract

1. The Federal Crop Insurance Act requires that a minimum number of farms must be covered by written applications filed in a county before insurance will be provided in the county. This does not apply to wheat alone,

but to all the commodities combined which are authorized to be insured. The submission of applications covering 50 farms will meet this minimum. In counties where less than 150 farms normally produce crops authorized to be insured, applications covering one-third of the farms normally producing such crops will meet the minimum. The minimum participation requirement for the county will be established by the Corporation and upon request, the county committee will inform the agent what the number is.

2. The Corporation cannot accept applications for insurance until the above minimum participation requirement is met. If it is not met, all the applications submitted will be rejected by the Corporation.
3. The application, when accepted by the Corporation, together with the wheat regulations, becomes the contract.
4. The applicant's copy of the contract (a copy of the accepted application and a copy of the regulations) will be mailed to him by the Corporation.
5. The contract provides that insurance attaches when the crop is seeded. However, insurance shall not attach to any acreage seeded to wheat which is put to another use before it is too late to reseed to wheat. Neither will it attach to any acreage seeded to wheat which is destroyed or substantially destroyed before it is too late to reseed to wheat and the acreage is left idle or is fallowed until it is too late to reseed to wheat.
6. Insurance ends upon threshing (unless combined and field-sacked and remaining in the field, in which event the insurance will not end until 120 hours thereafter) or removal from the insurance unit, but in no event shall insurance remain in effect later than October 31 of each year unless the time is extended in writing by the Corporation because of unusual circumstances.
7. The contract covers loss in yield due to unavoidable causes, including drought, flood, hail, wind, frost, winter-kill, lightning, fire, excessive rain, snow, wildlife, hurricane, tornado, insect infestation, plant diseases, and such other unavoidable causes as may be determined by the Board of Directors of the Corporation.
8. The contract does not cover loss due to neglect, theft, use of defective or unadapted seed, over-pasturage, failure properly to seed, care for, or harvest the crop, etc. Neither does it cover loss due to breakdown of machinery or equipment, or to war shortages.
9. The contract provides that the right to an indemnity may be assigned for a loan or other obligation.
10. The insured may cancel his contract on future crops by entering into a new 3-year contract, if one is offered. He may also cancel his contract for the third year by giving written notice to the Corporation by mail

within one year after the closing date defined in Section 45 of the regulations. The Corporation may cancel the contract with respect to any insurance unit for any ensuing year by giving written notice to the insured on or before the closing date for such year, but such cancellation shall not affect any existing insurance coverage.

C. The Premiums

1. The premiums do not include any charge for the administrative cost, as this cost is paid by the Federal Government.
2. In executing the application for crop insurance, the applicant executes a note for payment of the premium. The note matures in annual installments at about harvest time.
3. Promptly after seeding, the insured must submit a report of the wheat acreage seeded for harvest as grain on each farm in which he has an interest in the county and his interest therein. The annual premium will be computed in bushels on the basis of this acreage report. The premium bushels will be converted to dollars based on the cash equivalent price.
4. Payment of the premium with the application should never be discouraged and may be made to the agent. Such payment to the agent cannot be in cash but must be by check, money order, or bank draft, payable to the order of the Treasurer of the United States. However, cash payments may be made at the office of the county association. The county office will send a Form FCI-13 "Receipt," to the applicant for each collection made by the agent.
5. Payments submitted with the application will be on an estimated premium basis and any amount in excess of the annual installment may be credited on the remaining installments, or may be refunded if the Corporation so elects.
6. Unless the premium is paid before the maturity date, the insured will be notified of the amount of the cash premium due, which shall then be paid in cash.
7. The premium note bears no interest before maturity. After maturity, a period of two calendar months is provided for payment. Interest at the rate of one-half of one percent per month or portion thereof, beginning at maturity, will be charged on any amount not paid by the end of the two-month period.
8. a. The annual premium may be reduced 10 percent in 1946 (or in any later year) if the producer insures his wheat crop continuously for the five preceding years (omitting 1944 spring wheat and 1944 and 1945 winter wheat) without a loss for which an indemnity was paid. Beginning with 1945, if insurance was not provided in a county in any year because the minimum participation requirement was not met, the continuous years of insurance will not be broken by such year if the person

applies for insurance on or before the applicable closing date. However, if insurance is not offered in a county in any year, it will not be necessary to submit an application to avoid breaking the continuity of participation.

- b. The annual premium may be reduced 50 percent if the producer's farm(s) is situated in a designated area and he accumulates a premium balance on consecutively insured crops (omitting 1944 spring wheat and 1944 and 1945 winter wheat) that equals or exceeds the current insured production. (However, where the current insured production is less than the average insured production, the premium balance will be adjusted downward accordingly.) If the accumulated premium balance for prior years is less than the insured production but the current premium, when added to the balance, results in a figure in excess of the insured production, there will be a reduction of 50 percent in the amount of premium in excess of the insured production. If the person is eligible for the 50-percent reduction in premium he will not also be eligible for the 10-percent reduction, as set forth in (a) above. Beginning in 1945, if insurance was not provided in a county in any year because the minimum participation requirement was not met the continuous years of insurance will not be broken by such year if the person applied for insurance on or before the applicable closing date. However, if insurance is not offered in a county in any year, it will not be necessary to submit an application to avoid breaking the continuity of participation.

9. The minimum annual premium for an insurance contract is 2 bushels of wheat.

D. Damage to or Loss of Crop Before it is too Late to Reseed

If the insured producer fails to get a stand of wheat on any acreage, or if any of his wheat crop is destroyed or substantially destroyed before it is too late to reseed to wheat, insurance will not attach to such acreage unless it is reseeded to wheat before it is too late to reseed.

E. Damage to or Loss of Crop After it is too Late to Reseed

1. If damage to the wheat crop occurs after it is too late to reseed to wheat and it appears that the crop is damaged to the extent that an indemnity may be claimed, the county committee should be promptly notified in writing by the insured producer.
2. If the crop is destroyed or substantially destroyed after it is too late to reseed wheat, the acreage may be released by the Corporation for planting to a substitute crop or to be put to another use. (See Part II hereof for the maximum amount of indemnity payable on such acreage.)
3. The loss must be caused by one or more hazards insured against, or no claim for loss will be payable.
4. A claim for loss should be submitted to the Corporation immediately after the time of loss but must be submitted within 60 days after the time of loss. The claim shall be on the form prescribed by the Corporation.

5. The amount of indemnity payable for any insurance unit will be the insured production minus the insured interest in the harvested and appraised production, subject to certain adjustments as specified in the regulations. Volunteer wheat, other volunteer small grains, volunteer vetch, and Austrian winter peas growing with the seeded wheat crop, and small grains seeded with the growing wheat crop on acreage not released by the Corporation will be counted as production of wheat. Threshed wheat so badly damaged that it has a value less than 50 percent of the value of an equal quantity of good wheat will be counted on a salvage basis.

If the measured acreage exceeds the insured acreage, the production for the insured acreage will be determined by apportioning the production from the measured acreage.

6. Indemnities will be paid by the issuance of a certificate of indemnity which will show thereon the number of bushels of indemnity, and which will bear an expiration date.
7. Settlement under the certificate of indemnity will be made in cash or in wheat (if wheat is available) upon request of the insured. The certificate may also be used to obtain a loan from the Commodity Credit Corporation, if loans on certificates of indemnity are available.

F. Transfer of Interest

1. If any part or all of the insured crop is transferred to another person the county committee should be promptly notified in writing by the transferor.
2. If there is a transfer of either a part or all of the crop before a loss occurs, the indemnity will be payable to the person or persons having the insured interest in the crop at the time of loss. A joint check may be issued to the transferor and transferee. Any collateral assignment made by the original insured will be paid before the transferee receives any payment.
3. The original insured will be responsible for the payment of the entire premium.

G. Average Yields and Premium Rates

The farm average yield and premium rate were established by the county committee in accordance with instructions issued by the Corporation. The average yields were established from actual production records, or by appraisal if production records were not available. In counties where special practices were established (designated as "Special Practice Counties"), farm average yields will be adjusted by use of a differential factor when a practice other than the established practice is followed.

II. MAXIMUM AMOUNT OF INDEMNITY PAYABLE AT VARIOUS STAGES OF PRODUCTION

The insurance of a specified yield per acre was one of the most important features of the wheat crop insurance program during the period 1939 -- 1943. However, experience in these 5 years demonstrated certain inequities in this plan of

insurance. One of the most important inequities was in the treatment of two insured growers - one of whom produced the insured yield while the other had a total crop failure. Both growers obtained the insured yield from either actual production or an indemnity, yet the second grower incurred no harvesting and marketing costs. He may have also received an income from a substitute crop. In such a case, it frequently was more profitable to have a loss than to produce a crop.

There was included in the 1945 crop insurance program on spring wheat a provision which did not alter the feature of yield insurance but which did provide for the payment of somewhat smaller losses in cases where there was a saving in production cost. This provision has now been extended to cover both spring and winter wheat crops. Under this provision, the insured production remains either 75 or 50 percent of the average yield. However, on any acreage of wheat seeded to a substitute crop (including small grains seeded with the growing wheat) after a release of acreage by the Corporation, the amount of loss payable cannot exceed 50 percent of the coverage on such acreage. On any other insured acreage of wheat not harvested for grain, the amount of loss payable cannot exceed 80 percent of the coverage on such acreage. An exception to this 80 percent provision is made when the 20 percent deduction exceeds 5 bushels. This will apply on farms where the average yield is over $33\frac{1}{3}$ bushels, in which case the amount of loss payable cannot exceed the full coverage less 5 bushels. These lower amounts of loss payable do not penalize the insured grower but merely prevent him from making more out of a loss than he would out of producing a crop.

III. AGENT'S SALES REPORT

The following is a typical example of how the agent's sales report should be prepared by the agent. If the agent is submitting applications showing more than one commodity, such as wheat and flax, separate sales reports shall be prepared for the respective commodities.

UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation

Form FCI-1
(Revised May 1945)

AGENT'S SALES REPORT

Sheet 1 of 1 Sheets

State Kansas

County Saline

Wheat

Name of Crop

Name of Applicant (A)	Address of Applicant (B)	Farm Serial No. <u>1</u> / (C)	Relation-ship to farm <u>2</u> / (D)	Identi-fication No. <u>3</u> / (E)	Remarks (F)
Joe Brown	Rt. 1, Saline, Kan.	100	owner-operator		
" "	" " "	101	Landlord		
John Doe	Rt. 1, Saline, Kan.	101	share tenant		Joe Brown
Joe J. Doe	Rt. 1, Saline, Kan.	1397	owner-operator		
" "	" " "	1865	Cash-tenant		John Smith

1/ List the farm serial number for each farm in the county on which the applicant has an interest in the crop to be insured.

2/ State whether the applicant is landlord, owner-operator, cash tenant, share tenant, or sharecropper. If the applicant is a tenant or sharecropper, give the landlord's name in the "Remarks" column.

3/ The entries for this column will be made in the county office upon receipt of Form FCI-1 from the agent.

July 26, 1945
(Date)

Agent's signature Richard Roe

The original of the agent's sales report shall be forwarded to the office of the county association each day, together with all copies of the signed applications and any premiums collected. The copy of the report shall be kept by the agent.

IV. PREPARATION AND EXECUTION OF THE APPLICATION

The following is a typical example of how the application should be prepared and executed before it is forwarded by the agent to the office of the county association. Care must be exercised by the agent to see that all signatures are properly affixed on the applications, particularly those of persons acting in a fiduciary or representative capacity.

.....

Form FCI-12-W

U. S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
February 1945

Budget Bureau No. 40-R1204
Approval expires January 1, 1949

(State and county code and identification number)
Saline Kansas
(County) (State)

APPLICATION FOR WHEAT CROP INSURANCE

(Pursuant to the Federal Crop Insurance Act, as amended)

- A. The application covers the crop years 1946, 1947, and 1948.
- B. The undersigned applicant, as evidenced by his signature in Item F below, hereby applies to the Federal Crop Insurance Corporation (herein called "the Corporation") for insurance to cover his interest as landlord, owner, tenant, or sharecropper in the wheat crop to be seeded for harvest as grain in any of the three years covered by this application. For each year the application covers all insurance units located, or considered for crop insurance purposes to be located, in the county designated above, in which the applicant has an interest at the time of seeding. The insurance shall cover loss in yield of wheat due to unavoidable causes, including drought, flood, hail, wind, frost, winter-kill, lightning, fire, excessive rain, snow, wildlife, hurricane, tornado, insect infestation, plant disease, and such other unavoidable causes as may be determined by the Board of Directors of the Corporation.
- C. AVERAGE YIELD AND PREMIUM RATE PER ACRE.—The average yield(s) and premium rate(s) per acre for each insurance unit covered by the contract shall be those established by the Corporation for the first year of the contract and shall be on file in the office of the county association. If the insured acquires an interest in other insurance units for the second or third year of the contract, the average yield(s) and premium rate(s) for the insurance units shall be those which could have been or were established under the Wheat Crop Insurance Regulations for the first year of the contract.
75%
- D. INSURED PERCENTAGE APPLIED FOR: (enter 50% or 75%)
- E. CLASS OF WHEAT FOR THE PAYMENT OF PREMIUMS AND INDEMNITIES: Hard Winter
It is understood and agreed that if the class of wheat to be used as the basis for the payment of premiums and indemnities is not entered above, or if the class of wheat designated by the applicant is not customarily grown in the area, the Corporation may enter or change the class of wheat. The class and grade of wheat to be used as the basis for the payment of premiums and indemnities shall be those determined by the Corporation.
- F. NOTE FOR PREMIUM.—Subject to the terms and conditions of Items A through H hereof, all made a part of this note, the undersigned applicant promises to pay to the order of the Federal Crop Insurance Corporation on or before the applicable maturity date specified in the Wheat Crop Insurance Regulations for each crop year,

interest after maturity on any unpaid portion thereof at the rate of one-half of one percent for each calendar month or fraction thereof, except that no interest will be charged on any amount that is paid within two calendar months after maturity.

Any unpaid amount of this note (either before or after the maturity date) may be deducted from any indemnity payable under the contract, from the proceeds of any commodity loan to the insured, and from any payment made to the insured under the Soil Conservation and Domestic Allotment Act, as amended, or any other act of Congress or program administered by the United States Department of Agriculture or the War Food Administration.

Name and Address of Applicant (type or print):

Name: John T. Doe

Address Rt. 1, Saline, Kansas

This name shall agree with applicant's signature

Be sure to plainly enter the correct mailing address

Signature should be with ink or indelible pencil

Be sure to enter the date of signature

Agent should sign as witness. A second witness is required by some states if applicant's signature is by mark

John T. Doe July 26, 1945
(Signature of applicant) (Date)

Richard Doe
(Witness to applicant's signature)

G. RECOMMENDATION AND CERTIFICATION BY THE COUNTY COMMITTEE.—The member of the County Agricultural Conservation Committee, on behalf of such Committee, as evidenced by his signature affixed in such capacity below, recommends acceptance of the application and certifies that, to the best of its knowledge and belief, the application has been submitted in accordance with the provisions of the applicable Wheat Crop Insurance Regulations and any amendments thereto, and that if the signature of the applicant in Item F has been affixed by a person who signed as fiduciary or agent, such person had authority to act in such capacity.

(Date) _____, 194____

(Signature of County Committeeman)

H. ACCEPTANCE BY THE FEDERAL CROP INSURANCE CORPORATION.—It is understood and agreed that upon acceptance of the application by a duly authorized representative of the Corporation, as evidenced by his approval below, the insurance contract shall be in effect, provided the application has been submitted in accordance with the provisions of the application and the applicable Wheat Crop Insurance Regulations. It is further understood and agreed that the accepted application and the applicable Wheat Crop Insurance Regulations, including any amendments thereto, constitute the contract between the Corporation and the insured.

THE FEDERAL CROP INSURANCE CORPORATION

(Date) _____, 194____

By _____
(Authorized Representative)

(Note: All checks, bank drafts, and money orders in payment of crop insurance premiums or indebtedness shall be made payable to the TREASURER OF THE UNITED STATES, Payment in cash shall be made only at the office of the county association.)

All copies of the signed applications, including the producer's copy, shall be forwarded to the office of the county association each day together with the original of the agent's sales report and any premiums collected. Upon acceptance of the application by the Corporation, the applicant's copy thereof and a copy of the regulations will be mailed to him.

V. TABLES FOR DETERMINING APPROXIMATE AMOUNT OF INSURED PRODUCTION
AND APPROXIMATE AMOUNT OF PREMIUM

Table for Determining the Approximate Insured Production -- 75% Insurance 1/

Average:		ACREAGE																		
Yield :		1	2	3	4	5	6	7	8	9	15	25	35	45	55	65	75	85	95	
Bu. :		INSURED PRODUCTION - BUSHELS																		
5	:	3.7	7.5	11.2	15.0	18.7	22.5	26.2	30.0	33.7	56	94	131	169	206	244	281	319	356	
5.5	:	4.1	8.2	12.4	16.5	20.6	24.7	28.9	33.0	37.1	62	103	144	186	227	268	309	351	392	
6	:	4.5	9.0	13.5	18.0	22.5	27.0	31.5	36.0	40.5	67	112	157	202	247	292	337	382	427	
6.5	:	4.9	9.7	14.6	19.5	24.4	29.2	34.1	39.0	43.9	73	122	171	219	268	317	366	414	463	
7	:	5.2	10.5	15.7	21.0	26.2	31.5	36.7	42.0	47.2	79	131	184	236	289	341	394	446	499	
7.5	:	5.6	11.2	16.9	22.5	28.1	33.7	39.4	45.0	50.6	84	141	197	253	309	366	422	478	534	
8	:	6.0	12.0	18.0	24.0	30.0	36.0	42.0	48.0	54.0	90	150	210	270	330	390	450	510	570	
8.5	:	6.4	12.7	19.1	25.5	31.9	38.2	44.6	51.0	57.4	96	159	223	287	351	414	478	542	606	
9	:	6.7	13.5	20.2	27.0	33.7	40.5	47.2	54.0	60.7	101	169	236	304	371	439	506	574	641	
9.5	:	7.1	14.2	21.4	28.5	35.6	42.7	49.9	57.0	64.1	107	178	249	321	392	463	534	606	677	
10	:	7.5	15.0	22.5	30.0	37.5	45.0	52.5	60.0	67.5	112	187	262	337	412	487	562	637	712	
10.5	:	7.9	15.7	23.6	31.5	39.4	47.2	55.1	63.0	70.9	118	197	276	354	433	512	591	669	748	
11	:	8.2	16.5	24.7	33.0	41.2	49.5	57.7	66.0	74.2	124	206	289	371	454	536	619	701	784	
11.5	:	8.6	17.2	25.9	34.5	43.1	51.7	60.4	69.0	77.6	129	216	302	388	474	561	647	733	819	
12	:	9.0	18.0	27.0	36.0	45.0	54.0	63.0	72.0	81.0	135	225	315	405	495	585	675	765	855	
12.5	:	9.4	18.7	28.1	37.5	46.9	56.2	65.6	75.0	84.4	141	234	328	422	516	609	703	797	891	
13	:	9.7	19.5	29.2	39.0	48.7	58.5	68.2	78.0	87.7	146	244	341	439	536	634	731	829	926	
13.5	:	10.1	20.2	30.4	40.5	50.6	60.7	70.9	81.0	91.1	152	253	354	456	557	658	759	861	962	
14	:	10.5	21.0	31.5	42.0	52.5	63.0	73.5	84.0	94.5	157	262	367	472	577	682	787	892	997	
14.5	:	10.9	21.7	32.6	43.5	54.4	65.2	76.1	87.0	97.9	163	272	381	489	598	707	816	924	1033	
15	:	11.2	22.5	33.7	45.0	56.2	67.5	78.7	90.0	101.2	169	281	394	506	619	731	844	956	1069	
15.5	:	11.6	23.2	34.9	46.5	58.1	69.7	81.4	93.0	104.6	174	291	407	523	639	756	872	988	1104	
16	:	12.0	24.0	36.0	48.0	60.0	72.0	84.0	96.0	108.0	180	300	420	540	660	780	900	1020	1140	
16.5	:	12.4	24.7	37.1	49.5	61.9	74.2	86.6	99.0	111.4	186	309	433	557	681	804	928	1052	1176	
17	:	12.7	25.5	38.2	51.0	63.7	76.5	89.2	102.0	114.7	191	319	446	574	701	829	956	1084	1211	

Table for Determining the Approximate Insured Production -- 75% Insurance 1/
(continued)

Average:		ACREAGE																		
Yield :	1	2	3	4	5	6	7	8	9	15	25	35	45	55	65	75	85	95		
Bu. :	INSURED PRODUCTION - BUSHELS																			
17.5	: 13.1	26.2	39.4	52.5	65.6	78.7	91.9	105.0	118.1	197	328	459	591	722	853	984	1116	1247		
18	: 13.5	27.0	40.5	54.0	67.5	81.0	94.5	108.0	121.5	202	337	472	607	742	877	1012	1147	1282		
18.5	: 13.9	27.7	41.6	55.5	69.4	83.2	97.1	111.0	124.9	208	347	486	624	763	902	1041	1179	1318		
19	: 14.2	28.5	42.7	57.0	71.2	85.5	99.7	114.0	128.2	214	356	499	641	784	926	1069	1211	1354		
19.5	: 14.6	29.2	43.9	58.5	73.1	87.7	102.4	117.0	131.6	219	366	512	658	804	951	1097	1243	1389		
20	: 15.0	30.0	45.0	60.0	75.0	90.0	105.0	120.0	135.0	225	375	525	675	825	975	1125	1275	1425		
20.5	: 15.4	30.7	46.1	61.5	76.9	92.2	107.6	123.0	138.4	231	384	538	692	846	999	1153	1307	1461		
21	: 15.7	31.5	47.2	63.0	78.7	94.5	110.2	126.0	141.7	236	394	551	709	866	1024	1181	1339	1496		
21.5	: 16.1	32.2	48.4	64.5	80.6	96.7	112.9	129.0	145.1	242	403	564	726	887	1048	1209	1371	1532		
22	: 16.5	33.0	49.5	66.0	82.5	99.0	115.5	132.0	148.5	247	412	577	742	907	1072	1237	1402	1567		
22.5	: 16.9	33.7	50.6	67.5	84.4	101.2	118.1	135.0	151.9	253	422	591	759	928	1097	1266	1434	1603		
23	: 17.2	34.5	51.7	69.0	86.2	103.5	120.7	138.0	155.2	259	431	604	776	949	1121	1294	1466	1639		
23.5	: 17.6	35.2	52.9	70.5	88.1	105.7	123.4	141.0	158.6	264	441	617	793	969	1146	1322	1498	1674		
24	: 18.0	36.0	54.0	72.0	90.0	108.0	126.0	144.0	162.0	270	450	630	810	990	1170	1350	1530	1710		
24.5	: 18.4	36.7	55.1	73.5	91.9	110.2	128.6	147.0	165.4	276	459	643	827	1011	1194	1378	1562	1746		
25	: 18.7	37.5	56.2	75.0	93.7	112.5	131.2	150.0	168.7	281	469	656	844	1031	1219	1406	1594	1781		

1/ Computations carried to one decimal point for only part of the table.

The following examples show how the foregoing table may be used to determine the approximate insured production:

Example 1.

To determine the approximate insured production on 50 acres if the average yield is 11 bushels: The insured production for 5 acres with an average yield of 11 bushels is 41.2 bushels. For 50 acres it would be 412 bushels for 100% interest in the crop -- simply move the decimal point one place to the right. The insured production for 75% interest in the crop would be 3/4 of 412 or 309.

Example 2.

To determine the approximate insured production for 58 acres if the average yield is 11 bushels: This may be done by combining 55 acres and 3 acres. The insured production for 55 acres with an average yield of 11 bushels is 454 bushels and for 3 acres it is 25 bushels. The insured production for 58 acres would be the sum of the two, or 479 bushels for 100% interest in the crop.

Example 3.

To determine the approximate insured production for 235 acres if the average yield is 13 bushels: The insured production for 2 acres with a 13 bushel average yield is 19.5. For 200 acres the approximate coverage would be 100 times 19.5 or 1950. The insured production for 35 acres is 341; therefore, the approximate insured production for 235 acres would be the sum of the two, or approximately 2291 bushels for 100% interest in the crop.

Table for Determining the Approximate Insured Production - 50% Insurance 1/

Average:		ACREAGE																		
Yield :		1	2	3	4	5	6	7	8	9	15	25	35	45	55	65	75	85	95	
Bu. :		INSURED PRODUCTION * BUSHELS																		
5	:	2.5	5.0	7.5	10.0	12.5	15.0	17.5	20.0	22.5	37	62	87	112	137	162	187	212	237	
5.5	:	2.7	5.5	8.2	11.0	13.7	16.5	19.2	22.0	24.7	41	69	96	124	151	179	206	234	261	
6	:	3.0	6.0	9.0	12.0	15.0	18.0	21.0	24.0	27.0	45	75	105	135	165	195	225	255	285	
6.5	:	3.2	6.5	9.7	13.0	16.2	19.5	22.7	26.0	29.2	49	81	114	146	179	211	244	276	309	
7	:	3.5	7.0	10.5	14.0	17.5	21.0	24.5	28.0	31.5	52	87	122	157	192	227	262	297	332	
7.5	:	3.7	7.5	11.2	15.0	18.7	22.5	26.2	30.0	33.7	56	94	131	169	206	244	281	319	356	
8	:	4.0	8.0	12.0	16.0	20.0	24.0	28.0	32.0	36.0	60	100	140	180	220	260	300	340	380	
8.5	:	4.2	8.5	12.7	17.0	21.2	25.5	29.7	34.0	38.2	64	106	149	191	234	276	319	361	404	
9	:	4.5	9.0	13.5	18.0	22.5	27.0	31.5	36.0	40.5	67	112	157	202	247	292	337	382	427	
9.5	:	4.7	9.5	14.2	19.0	23.7	28.5	33.2	38.0	42.7	71	119	166	214	261	309	356	404	451	
10	:	5.0	10.0	15.0	20.0	25.0	30.0	35.0	40.0	45.0	75	125	175	225	275	325	375	425	475	
10.5	:	5.2	10.5	15.7	21.0	26.2	31.5	36.7	42.0	47.2	79	131	184	236	289	341	394	446	499	
11	:	5.5	11.0	16.5	22.0	27.5	33.0	38.5	44.0	49.5	82	137	192	247	302	357	412	467	522	
11.5	:	5.7	11.5	17.2	23.0	28.7	34.5	40.2	46.0	51.7	86	144	201	259	316	374	431	489	546	
12	:	6.0	12.0	18.0	24.0	30.0	36.0	42.0	48.0	54.0	90	150	210	270	330	390	450	510	570	
12.5	:	6.2	12.5	18.7	25.0	31.2	37.5	43.7	50.0	56.2	94	156	219	281	344	406	469	531	594	
13	:	6.5	13.0	19.5	26.0	32.5	39.0	45.5	52.0	58.5	97	162	227	292	357	422	487	552	617	
13.5	:	6.7	13.5	20.2	27.0	33.7	40.5	47.2	54.0	60.7	101	169	236	304	371	439	506	574	641	
14	:	7.0	14.0	21.0	28.0	35.0	42.0	49.0	56.0	63.0	105	175	245	315	385	455	525	595	665	
14.5	:	7.2	14.5	21.7	29.0	36.2	43.5	50.7	58.0	65.2	109	181	254	326	399	471	544	616	689	
15	:	7.5	15.0	22.5	30.0	37.5	45.0	52.5	60.0	67.5	112	187	262	337	412	487	562	637	712	
15.5	:	7.7	15.5	23.2	31.0	38.7	46.5	54.2	62.0	69.7	116	194	271	349	426	504	581	659	736	
16	:	8.0	16.0	24.0	32.0	40.0	48.0	56.0	64.0	72.0	120	200	280	360	440	520	600	680	760	
16.5	:	8.2	16.5	24.7	33.0	41.2	49.5	57.7	66.0	74.2	124	206	289	371	454	536	619	701	784	
17	:	8.5	17.0	25.5	34.0	42.5	51.0	59.5	68.0	76.5	127	212	297	382	467	552	637	722	807	

Table for Determining the Approximate Insured Production - 50% Insurance 1/
(continued)

		ACREAGE																	
		1	2	3	4	5	6	7	8	9	15	25	35	45	55	65	75	85	95
Average:																			
Yield :																			
Bu. :																			
		INSURED PRODUCTION - BUSHELS																	
17.5	:	8.7	17.5	26.2	35.0	43.7	52.5	61.2	70.0	78.7	131	219	306	394	481	569	656	744	831
18	:	9.0	18.0	27.0	36.0	45.0	54.0	63.0	72.0	81.0	135	225	315	405	495	585	675	765	855
18.5	:	9.2	18.5	27.7	37.0	46.2	55.5	64.7	74.0	83.2	139	231	324	416	509	601	694	786	879
19	:	9.5	19.0	28.5	38.0	47.5	57.0	66.5	76.0	85.5	142	237	332	427	522	617	712	807	902
19.5	:	9.7	19.5	29.2	39.0	48.7	58.5	68.2	78.0	87.7	146	244	341	439	536	634	731	829	926
20	:	10.0	20.0	30.0	40.0	50.0	60.0	70.0	80.0	90.0	150	250	350	450	550	650	750	850	950
20.5	:	10.2	20.5	30.7	41.0	51.2	61.5	71.7	82.0	92.2	154	256	359	461	564	666	769	871	974
21	:	10.5	21.0	31.5	42.0	52.5	63.0	73.5	84.0	94.5	157	262	367	472	577	682	787	892	997
21.5	:	10.7	21.5	32.2	43.0	53.7	64.5	75.2	86.0	96.7	161	269	376	484	591	699	806	914	1021
22	:	11.0	22.0	33.0	44.0	55.0	66.0	77.0	88.0	99.0	165	275	385	495	605	715	825	935	1045
22.5	:	11.2	22.5	33.7	45.0	56.2	67.5	78.7	90.0	101.2	169	281	394	506	619	731	844	956	1069
23	:	11.5	23.0	34.5	46.0	57.5	69.0	80.5	92.0	103.5	172	287	402	517	632	747	862	977	1092
23.5	:	11.7	23.5	35.2	47.0	58.7	70.5	82.2	94.0	105.7	176	294	411	529	646	764	881	999	1116
24	:	12.0	24.0	36.0	48.0	60.0	72.0	84.0	96.0	108.0	180	300	420	540	660	780	900	1020	1140
24.5	:	12.2	24.5	36.7	49.0	61.2	73.5	85.7	98.0	110.2	184	306	429	551	674	796	919	1041	1164
25	:	12.5	25.0	37.5	50.0	62.5	75.0	87.5	100.0	112.5	187	312	437	562	687	812	937	1062	1187

1/ Computations carried to one decimal point for only part of the table.

Reference should be made to pages 11 and 12 for examples showing how to use the foregoing table for 50% insurance.

WHEAT CROP INSURANCE

Table for Determining the Approximate Premium ^{1/}

Prem. rate	Acreage																	Bu.
	1	2	3	4	5	6	7	8	9	15	25	35	45	55	65	75	85	95
Premium																		
.3	.3	.6	.9	1.2	1.5	1.8	2.1	2.4	2.7	4	7	10	13	16	19	22	25	28
.4	.4	.8	1.2	1.6	2.0	2.4	2.8	3.2	3.6	6	10	14	18	22	26	30	34	38
.5	.5	1.0	1.5	2.0	2.5	3.0	3.5	4.0	4.5	7	12	17	22	27	32	37	42	47
.6	.6	1.2	1.8	2.4	3.0	3.6	4.2	4.8	5.4	9	15	21	27	33	39	45	51	57
.7	.7	1.4	2.1	2.8	3.5	4.2	4.9	5.6	6.3	10	17	24	31	38	45	52	59	66
.8	.8	1.6	2.4	3.2	4.0	4.8	5.6	6.4	7.2	12	20	28	36	44	52	60	68	76
.9	.9	1.8	2.7	3.6	4.5	5.4	6.3	7.2	8.1	13	22	31	40	49	58	67	76	85
1.0	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	15	25	35	45	55	65	75	85	95
1.1	1.1	2.2	3.3	4.4	5.5	6.6	7.7	8.8	9.9	16	27	38	49	60	71	82	93	104
1.2	1.2	2.4	3.6	4.8	6.0	7.2	8.4	9.6	10.8	18	30	42	54	66	78	90	102	114
1.3	1.3	2.6	3.9	5.2	6.5	7.8	9.1	10.4	11.7	19	32	45	58	71	84	97	110	123
1.4	1.4	2.8	4.2	5.6	7.0	8.4	9.8	11.2	12.6	21	35	49	63	77	91	105	119	133
1.5	1.5	3.0	4.5	6.0	7.5	9.0	10.5	12.0	13.5	22	37	52	67	82	97	112	127	142
1.6	1.6	3.2	4.8	6.4	8.0	9.6	11.2	12.8	14.4	24	40	56	72	88	104	120	136	152
1.7	1.7	3.4	5.1	6.8	8.5	10.2	11.9	13.6	15.3	25	42	59	76	93	110	127	144	161
1.8	1.8	3.6	5.4	7.2	9.0	10.8	12.6	14.4	16.2	27	45	63	81	99	117	135	153	171
1.9	1.9	3.8	5.7	7.6	9.5	11.4	13.3	15.2	17.1	28	47	66	85	104	123	142	161	180
2.0	2.0	4.0	6.0	8.0	10.0	12.0	14.0	16.0	18.0	30	50	70	90	110	130	150	170	190
2.1	2.1	4.2	6.3	8.4	10.5	12.6	14.7	16.8	18.9	31	52	73	94	115	136	157	178	199
2.2	2.2	4.4	6.6	8.8	11.0	13.2	15.4	17.6	19.8	33	55	77	99	121	143	165	187	209
2.3	2.3	4.6	6.9	9.2	11.5	13.8	16.1	18.4	20.7	34	57	80	103	126	149	172	195	218
2.4	2.4	4.8	7.2	9.6	12.0	14.4	16.8	19.2	21.6	36	60	84	108	132	156	180	204	228
2.5	2.5	5.0	7.5	10.0	12.5	15.0	17.5	20.0	22.5	37	62	87	112	137	162	187	212	237
2.6	2.6	5.2	7.8	10.4	13.0	15.6	18.2	20.8	23.4	39	65	91	117	143	169	195	221	247
2.7	2.7	5.4	8.1	10.8	13.5	16.2	18.9	21.6	24.3	40	67	94	121	148	175	202	229	256
2.8	2.8	5.6	8.4	11.2	14.0	16.8	19.6	22.4	25.2	42	70	98	126	154	182	210	238	266
2.9	2.9	5.8	8.7	11.6	14.5	17.4	20.3	23.2	26.1	43	72	101	130	159	188	217	246	275
3.0	3.0	6.0	9.0	12.0	15.0	18.0	21.0	24.0	27.0	45	75	105	135	165	195	225	255	285

^{1/} The minimum premium for a contract is 2 bushels.

The following examples show how the foregoing table may be used to determine the approximate amount of premium:

Example 1.

To determine the approximate amount of premium on 50 acres if the premium rate is 1.2 bushel: The premium for 5 acres with the premium rate of 1.2 bushels per acre is 6.0 bushels. For 50 acres, the premium would be 60 bushels -- simply move the decimal point one place to the right.

Example 2.

To determine the approximate amount of premium for 58 acres if the premium rate is 1.2 bushel: This may be done by combining the premium for 55 acres and 3 acres. The premium for 55 acres is 66 bushels and the premium for 3 acres is 3.6 bushels. Thus the approximate premium for 58 acres would be 69.6 bushels, which would be rounded to 70 bushels.